

REMARKS

Claims 21-94 are pending in the above-identified application. Applicant has cancelled Claims 1-20, without prejudice, and Applicant has added new Claims 21-94. Applicant has also amended the Specification in order to correct inadvertent errors. Applicant has also amended the Abstract of the Disclosure.

Applicant respectfully submits that the newly added Claims 21-94 do not contain new matter. Applicant also respectfully submits that the amendments to the Specification do not contain new matter. Applicant also respectfully submits that the amendment to the Abstract of the Disclosure does not contain new matter.

Based on the foregoing amendments and the following remarks, Applicant submits that the application is in condition for allowance and action to that end is respectfully requested.

I. THE 35 U.S.C. §112 OBJECTIONS:

The Examiner objects to the Specification for formal reasons. As noted above, Applicant has amended the Specification in order to correct inadvertent errors. Applicant respectfully submits that the amendments to the Specification do not contain new matter.

Applicant has amended the Specification, at the paragraph beginning on Page 7, line 20, so as to replace "to" with -- of --, as shown, in order to correct an inadvertent error.

Applicant has amended the Specification, at the paragraph beginning on Page 8, line 7, so as to delete "of", as shown, in order to correct an inadvertent error.

Applicant has amended the Specification, at the paragraph beginning on Page 17, line 18, so as to insert -- agent -- after "intelligent", as shown, in order to correct an inadvertent error.

Applicant has amended the Specification, at the

paragraph beginning on Page 40, line 13, so as to insert a space between the "," (the comma) and "and", as shown, in order to correct an inadvertent error.

Applicant has amended the Specification, at the paragraph beginning on Page 43, line 15, so as to delete the space between "provided" and "," (the comma), as shown, in order to correct an inadvertent error.

Applicant has amended the Specification, at the paragraph beginning on Page 47, line 13, so as to insert a space between "10," and "and", as shown, in order to correct an inadvertent error.

Applicant has amended the Specification, at the paragraph beginning on Page 51, line 5, so as to insert a space between "system(s) and "11", as shown, and so as to delete the space between "financial/" and "retirement", as shown, in order to correct inadvertent errors.

Applicant has amended the Specification, at the paragraph beginning on Page 52, line 3, so as to insert

-- be -- before "integrated", as shown, in order to correct an inadvertent error.

Applicant has amended the Specification, at the paragraph beginning on Page 60, line 4, so as to insert a space between "system(s)" and "11", as shown, in order to correct an inadvertent error.

Applicant has amended the Specification, at the paragraph beginning on Page 60, line 18, so as to insert a space between "system(s)" and "11", as shown, and so as to delete the space between "financial/" and "retirement", as shown, in order to correct inadvertent errors.

Applicant has amended the Specification, at the paragraph beginning on Page 66, line 7, so as to delete the "s" from "expenses", as shown, in order to correct an inadvertent error.

Applicant has amended the Specification, at the paragraph beginning on Page 93, line 7, so as to insert -- agent -- after "intelligent", as shown, and so as to insert -- employee or administrator --, before "to obtain", as shown, in order to correct inadvertent errors.

In view of the foregoing, Applicant respectfully submits that the amendments to the Specification do not contain new matter. Entry of the above amendments to the Specification, and withdrawal of the Examiner's objections to the Specification, are respectfully requested.

The Examiner objected to Claim 1-20 under 35 U.S.C. §112, second paragraph, "as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention". As noted above, Applicant has cancelled Claims 1-20, without prejudice, and Applicant has added new Claims 21-94. Applicant respectfully submits that Claims 21-94 are in compliance with 35 U.S.C. §112.

In view of the cancellation of Claims 1-20, Applicant respectfully requests that the Examiner's objection to Claims 1-20 be withdrawn.

II. SUPPORT FOR THE NEWLY ADDED CLAIMS 21-94:

As noted above, Applicant has cancelled Claims 1-20, without prejudice, and Applicant has added new Claims 21-94. Applicant respectfully submits that newly added Claims 21-94 do not contain new matter.

Regarding independent Claims 21, 87 and 91, Applicant respectfully submits that support for the subject matter of independent Claims 21, 87 and 91 can, for example, be found in the Specification at Page 35, line 15 to Page 82, line 16; and in the originally filed Claims 1-19.

Regarding Claim 22, Applicant respectfully submits that support for the subject matter of Claim 22 can, for example, be found in the Specification at Page 35, line 15 to Page 36, line 10.

Regarding Claim 23, Applicant respectfully submits that support for the subject matter of Claim 23 can, for example, be found in the Specification at Page 38, lines 11-20.

Regarding Claim 24, Applicant respectfully submits that support for the subject matter of Claim 24 can, for example, be found in the Specification at Page 38, lines 11-20.

Regarding Claim 25, Applicant respectfully submits that support for the subject matter of Claim 25 can, for example, be found in the Specification at Page 39, line 15 to Page 40, line 5.

Regarding Claim 26, Applicant respectfully submits that support for the subject matter of Claim 26 can, for example, be found in the Specification at Page 40, line 13 to Page 41, line 7.

Regarding Claim 27, Applicant respectfully submits that support for the subject matter of Claim 27 can, for example, be found in the Specification at Page 41, line 8 to Page 41, line 2.

Regarding Claim 28, Applicant respectfully submits that support for the subject matter of Claim 28 can, for example, be found in the Specification at Page 42, lines 3-16.

Regarding Claim 29, Applicant respectfully submits that support for the subject matter of Claim 29 can, for example, be found in the Specification at Page 43, lines 3-14.

Regarding Claim 30, Applicant respectfully submits that support for the subject matter of Claim 30 can, for example, be found in the Specification at Page 43, line 15, to Page 46, line 2.

Regarding Claim 31, Applicant respectfully submits that support for the subject matter of Claim 31 can, for example, be found in the Specification at Page 46, line 3 to Page 47, line 3.

Regarding Claim 32, Applicant respectfully submits that support for the subject matter of Claim 32 can, for example, be found in the Specification at Page 47, line 4 to Page 48, line 13.

Regarding Claim 33, Applicant respectfully submits that support for the subject matter of Claim 33 can, for

example, be found in the Specification at Page 47, line 13 to Page 48, line 2.

Regarding Claim 34, Applicant respectfully submits that support for the subject matter of Claim 34 can, for example, be found in the Specification at Page 48, lines 14-16.

Regarding Claim 35, Applicant respectfully submits that support for the subject matter of Claim 35 can, for example, be found in the Specification at Page 49, lines 5-17.

Regarding Claim 36, Applicant respectfully submits that support for the subject matter of Claim 36 can, for example, be found in the Specification at Page 49, lines 5-17.

Regarding Claim 37, Applicant respectfully submits that support for the subject matter of Claim 37 can, for example, be found in the Specification at Page 49, line 18 to Page 50, line 6.

Regarding Claim 38, Applicant respectfully submits that support for the subject matter of Claim 38 can, for example, be found in the Specification at Page 61, lines 7-17.

Regarding Claim 39, Applicant respectfully submits that support for the subject matter of Claim 39 can, for example, be found in the Specification at Page 61, line 18 to Page 62, line 3.

Regarding Claim 40, Applicant respectfully submits that support for the subject matter of Claim 40 can, for example, be found in the Specification at Page 62, line 19 to Page 63, line 5.

Regarding Claim 41, Applicant respectfully submits that support for the subject matter of Claim 41 can, for example, be found in the Specification at Page 63, lines 6-16.

Regarding Claim 42, Applicant respectfully submits that support for the subject matter of Claim 42 can, for example, be found in the Specification at Page 65, lines 1-18.

Regarding Claim 43, Applicant respectfully submits that support for the subject matter of Claim 43 can, for example, be found in the Specification at Page 65, line 19 to Page 66, line 6.

Regarding Claim 44, Applicant respectfully submits that support for the subject matter of Claim 44 can, for example, be found in the Specification at Page 66, lines 3-9.

Regarding Claim 45, Applicant respectfully submits that support for the subject matter of Claim 45 can, for example, be found in the Specification at Page 35, line 15 to Page 36, line 10; Page 39, line 15 to Page 40, line 5; and Page 52, line 14 to Page 54, line 18.

Regarding Claim 46, Applicant respectfully submits that support for the subject matter of Claim 46 can, for example, be found in the Specification at Page 66, lines 10-15.

Regarding Claim 47, Applicant respectfully submits that support for the subject matter of Claim 47 can, for example, be found in the Specification at Page 68, line 14 to Page 69, line 4.

Regarding Claim 48, Applicant respectfully submits that support for the subject matter of Claim 48 can, for example, be found in the Specification at Page 69, lines 15-20.

Regarding Claim 49, Applicant respectfully submits that support for the subject matter of Claim 49 can, for example, be found in the Specification at Page 70, lines 1-13.

Regarding Claim 50, Applicant respectfully submits that support for the subject matter of Claim 50 can, for example, be found in the Specification at Page 70, line 19 to Page 71, line 3.

Regarding Claim 51, Applicant respectfully submits

that support for the subject matter of Claim 51 can, for example, be found in the Specification at Page 71, line 18 to Page 72, line 20.

Regarding Claim 52, Applicant respectfully submits that support for the subject matter of Claim 52 can, for example, be found in the Specification at Page 72, line 21 to Page 74, line 2.

Regarding Claim 53, Applicant respectfully submits that support for the subject matter of Claim 53 can, for example, be found in the Specification at Page 74, lines 2-4.

Regarding Claim 54, Applicant respectfully submits that support for the subject matter of Claim 54 can, for example, be found in the Specification at Page 74, line 5 to page 75, line 8.

Regarding Claim 55, Applicant respectfully submits that support for the subject matter of Claim 55 can, for example, be found in the Specification at Page 75, lines 9-16.

Regarding Claim 56, Applicant respectfully submits that support for the subject matter of Claim 56 can, for example, be found in the Specification at Page 76, lines 13-15.

Regarding Claim 57, Applicant respectfully submits that support for the subject matter of Claim 57 can, for example, be found in the Specification at Page 76, line 16 to Page 77, line 5.

Regarding Claim 58, Applicant respectfully submits that support for the subject matter of Claim 58 can, for example, be found in the Specification at Page 76, lines 6-21.

Regarding Claim 59, Applicant respectfully submits that support for the subject matter of Claim 59 can, for example, be found in the Specification at Page 78, lines 1-10.

Regarding Claim 60, Applicant respectfully submits that support for the subject matter of Claim 60 can, for example, be found in the Specification at Page 78, lines 11-16.

Regarding Claim 61, Applicant respectfully submits that support for the subject matter of Claim 61 can, for example, be found in the Specification at Page 78, line 17 to Page 79, line 5.

Regarding Claim 62, Applicant respectfully submits that support for the subject matter of Claim 62 can, for example, be found in the Specification at Page 79, lines 6-14.

Regarding Claim 63, Applicant respectfully submits that support for the subject matter of Claim 63 can, for example, be found in the Specification at Page 79, line 6 to Page 80, line 2.

Regarding Claim 64, Applicant respectfully submits that support for the subject matter of Claim 64 can, for example, be found in the Specification at Page 80, lines 3-7.

Regarding Claim 65, Applicant respectfully submits that support for the subject matter of Claim 65 can, for example, be found in the Specification at Page 80, lines 8-16.

Regarding Claim 66, Applicant respectfully submits that support for the subject matter of Claim 66 can, for example, be found in the Specification at Page 80, line 17 to Page 81, line 5.

Regarding Claim 67, Applicant respectfully submits that support for the subject matter of Claim 67 can, for example, be found in the Specification at Page 80, line 17 to Page 81, line 5.

Regarding Claim 68, Applicant respectfully submits that support for the subject matter of Claim 68 can, for example, be found in the Specification at Page 82, line 17 to Page 83, line 9.

Regarding Claim 69, Applicant respectfully submits that support for the subject matter of Claim 69 can, for example, be found in the Specification at Page 82, line 17 to Page 83, line 9.

Regarding Claim 70, Applicant respectfully submits that support for the subject matter of Claim 70 can, for example, be found in the Specification at Page 83,

lines 10-22.

Regarding Claim 71, Applicant respectfully submits that support for the subject matter of Claim 71 can, for example, be found in the Specification at Page 86, lines 12-17.

Regarding Claim 72, Applicant respectfully submits that support for the subject matter of Claim 72 can, for example, be found in the Specification at Page 86, line 18 to Page 87, line 3.

Regarding Claim 73, Applicant respectfully submits that support for the subject matter of Claim 73 can, for example, be found in the Specification at Page 87, lines 13-19.

Regarding Claim 74, Applicant respectfully submits that support for the subject matter of Claim 74 can, for example, be found in the Specification at Page 87, line 20 to Page 91, line 7.

Regarding Claim 75, Applicant respectfully submits that support for the subject matter of Claim 75 can, for

example, be found in the Specification at Page 87, line 20 to Page 91, line 7.

Regarding Claim 76, Applicant respectfully submits that support for the subject matter of Claim 76 can, for example, be found in the Specification at Page 91, line 12 to Page 92, line 2.

Regarding Claim 77, Applicant respectfully submits that support for the subject matter of Claim 77 can, for example, be found in the Specification at Page 91, line 12 to Page 92, line 2.

Regarding Claim 78, Applicant respectfully submits that support for the subject matter of Claim 78 can, for example, be found in the Specification at Page 92, line 13 to Page 93, line 15.

Regarding Claim 79, Applicant respectfully submits that support for the subject matter of Claim 79 can, for example, be found in the Specification at Page 92, line 13 to Page 95, line 10, and Page 100, lines 1-5.

Regarding Claim 80, Applicant respectfully submits that support for the subject matter of Claim 80 can, for example, be found in the Specification at Page 102, line 19 to Page 103, line 6.

Regarding Claim 81, Applicant respectfully submits that support for the subject matter of Claim 81 can, for example, be found in the Specification at Page 108, line 8 to Page 109, line 14.

Regarding Claim 82, Applicant respectfully submits that support for the subject matter of Claim 82 can, for example, be found in the Specification at Page 110, lines 5-22.

Regarding Claim 83, Applicant respectfully submits that support for the subject matter of Claim 83 can, for example, be found in the Specification at Page 111, line 12 to Page 112, line 2.

Regarding Claim 84, Applicant respectfully submits that support for the subject matter of Claim 84 can, for example, be found in the Specification at Page 112, lines 3-9.

Regarding Claim 85, Applicant respectfully submits that support for the subject matter of Claim 85 can, for example, be found in the Specification at Page 112, line 10 to Page 113, line 3.

Regarding Claim 86, Applicant respectfully submits that support for the subject matter of Claim 86 can, for example, be found in the Specification at Page 113, lines 4-11.

Regarding independent Claims 88 and 92, Applicant respectfully submits that support for the subject matter of independent Claims 88 and 92 can, for example, be found in the Specification at Page 82, line 17 to Page 83, line 3; and in originally filed Claim 20.

Regarding independent Claims 89 and 93, Applicant respectfully submits that support for the subject matter of independent Claims 89 and 93 can, for example, be found in the Specification at Page 105, line 16 to Page 108, line 7.

Regarding independent Claims 90 and 94, Applicant respectfully submits that support for the subject matter of

independent Claims 90 and 94 can, for example, be found in the Specification at Page 108, line 8 to Page 110, line 4.

In view of the foregoing, Applicant respectfully submits that the newly added Claims 21-94 do not contain new matter.

III. THE 35 U.S.C. §102 AND §103 REJECTIONS:

The Examiner rejected Claims 1-7, 9-16 and 18-20 under 35 U.S.C. §102(e) as being anticipated by Warady, et al., U.S. Patent No. 6,067,522 (Warady). The Examiner also rejected Claim 8 under 35 U.S.C. §103(a) as being unpatentable over Warady in view of "Edify Broadens Application Suite in new Release of Employee Service System" (Edify). The Examiner also rejected Claim 17 under 35 U.S.C. §103(a) as being unpatentable over Warady in view of Edify.

As noted above, Applicant has cancelled Claims 1-20, without prejudice, and Applicant has added new Claims

21-94. Applicant respectfully submits that the present invention, as defined by newly added Claims 21-94, is patentable over the prior art.

IIIA. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 21-86, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 21-86, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 21, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 21, is patentable over Warady. Applicant respectfully submits that Warady does not disclose or suggest an apparatus for providing employee benefits information, comprising a receiver for receiving a request for employee benefits information and a database for storing employee benefits information, wherein the employee benefits information includes at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of pension benefits information

and retirement benefits information, all of which features are specifically recited features of independent Claim 21.

Applicant respectfully submits that Warady does not disclose or suggest a processing device, wherein the processing device processes the request for employee benefits information in conjunction with the employee benefits information stored in the database, wherein the processing device is capable of processing a request for employee benefits information regarding at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of pension benefits information and retirement benefits information, and further wherein the processing device generates a message containing a response to the request for employee benefits information, all of which features are still other specifically recited features of independent Claim 21.

Applicant further respectfully submits that Warady does not disclose or suggest a transmitter for transmitting the message to a communication device associated with at least one of an employee, a benefits beneficiary, an employer, and a benefits administrator, all of which features

are still other specifically recited features of independent Claim 21.

In view of the foregoing, Applicant respectfully submits that Warady does not disclose or suggest many of the specifically recited features of independent Claim 21, which features are important and recited features of independent Claim 21. In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 21, is patentable over Warady.

Applicant further submits that Claims 22-86, which Claims depend either directly or indirectly from independent Claim 21 so as to include all of the limitations of independent Claim 21 and which further serve to narrow the scope of independent Claim 21, are also patentable as said Claims 22-86 depend from allowable subject matter.

Allowance of pending Claims 21-86 is, therefore, respectfully requested.

IIIB. THE PRESENT INVENTION, AS DEFINED BY INDEPENDENT CLAIM 87, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by independent Claim 87, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 87, is patentable over Warady. Applicant respectfully submits that Warady does not disclose or suggest an apparatus for providing employee benefits information, comprising a receiver for receiving a request for employee benefits information and a database for storing employee benefits information, wherein the employee benefits information includes at least one of vacation time information, personal time information, and sick time information, at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of pension benefits information and retirement benefits information, all of which features are specifically recited features of independent Claim 87.

Applicant respectfully submits that Warady does not disclose or suggest a processing device, wherein the processing device processes the request for employee benefits information in conjunction with the employee benefits information stored in the database, wherein the processing device is capable of processing a request for employee benefits information regarding at least one of vacation time information, personal time information, and sick time information, at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of pension benefits information and retirement benefits information, and further wherein the processing device generates a message containing a response to the request for employee benefits information, all of which features are still other specifically recited features of independent Claim 87.

Applicant respectfully submits that Warady does not disclose or suggest a transmitter for transmitting the message to a communication device associated with at least one of an employee, a benefits beneficiary, an employer, and a benefits administrator, all of which features are still other specifically recited features of independent Claim 87.

In view of the foregoing, Applicant respectfully submits that Warady does not disclose or suggest many of the specifically recited features of independent Claim 87, which features are important and recited features of independent Claim 87. In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 87, is patentable over Warady.

Allowance of pending Claim 87 is, therefore, respectfully requested.

IIIC. THE PRESENT INVENTION, AS DEFINED BY INDEPENDENT CLAIM 88, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by independent Claim 88, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 88, is patentable over Warady.

Applicant respectfully submits that Warady does not disclose or suggest an apparatus for providing employee

benefits information, comprising a database for storing employee benefits account information for at least one individual, wherein the employee benefits account information includes at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of pension benefits information and retirement benefits information, and further wherein the database contains information for enabling the at least one individual to maintain a relationship with a provider of at least one of healthcare insurance, disability insurance, and life insurance, and with a provider of at least one of pension benefits and retirement benefits, independently of an employment relationship between an employer or contracting entity and the at least one individual, all of which features are specifically recited features of independent Claim 88.

Applicant further respectfully submits that Warady does not disclose or suggest a processing device, wherein the processing device processes information regarding the employee benefits account information, wherein the processing device is capable of processing at least one of a request for employee benefits information regarding at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one

of pension benefits information and retirement benefits information, and a transaction between the at least one individual and at least one of the provider of at least one of healthcare insurance, disability insurance, and life insurance, and the provider of at least one of pension benefits and retirement benefits, independently of an employment relationship between the employer or contracting entity and the at least one individual, wherein the processing device at least one of generates a message in response to the request for employee benefits information and generates information regarding the transaction, all of which features are still other specifically recited features of independent Claim 88.

Applicant further respectfully submits that Warady does not disclose or suggest at least one of an output device for outputting at least one of the message and the information regarding the transaction, a display device for displaying at least one of the message and the information regarding the transaction, and a transmitter for transmitting at least one the message and the information regarding the transaction to a communication device associated with the at least one individual, all of which features are still other specifically recited features of independent Claim 88.

In view of the foregoing, Applicant respectfully submits that Warady does not disclose or suggest many of the specifically recited features of independent Claim 88, which features are important and recited features of independent Claim 88. In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 88, is patentable over Warady.

Allowance of pending Claim 88 is, therefore, respectfully requested.

IIID. THE PRESENT INVENTION, AS DEFINED BY INDEPENDENT CLAIM 89, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by independent Claim 89, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 89, is patentable over Warady. Applicant respectfully submits that Warady does not disclose or suggest an apparatus for providing employee benefits information, comprising a database for storing information regarding at least one of a

benefit, a benefits package, and benefits pricing, provided by a benefits provider, and information regarding at least one of a request for benefits, a need for benefits, a benefits requirement, and a request for benefits information, associated with at least one of an employer, an employee, and an individual, all of which features are specifically recited features of independent Claim 89.

Applicant further respectfully submits that Warady does not disclose or suggest a processing device for processing the information regarding the at least one of a benefit, a benefits package, and benefits pricing, in conjunction with the information regarding at least one of a request for benefits, a need for benefits, a benefits requirement, and a request for benefits information, wherein the processing device identifies a benefits provider capable of providing at least one of a benefit, benefits, and benefits information, in response to the at least one of a request for benefits, a need for benefits, a benefits requirement, and a request for benefits information, and further wherein the processing device generates a message containing information regarding the benefits provider, wherein the message contains information regarding the at least one of a benefit, a benefits

package, and benefits pricing, provided by the benefits provider, all of which features are still other specifically recited features of independent Claim 89.

Applicant further respectfully submits that Warady does not disclose or suggest at least one of an output device for outputting the message, a display device for displaying the message, and a transmitter for transmitting the message to a communication device associated with the at least one of an employer, an employee, and an individual, all of which features are still other specifically recited features of independent Claim 89.

In view of the foregoing, Applicant respectfully submits that Warady does not disclose or suggest many of the specifically recited features of independent Claim 89, which features are important and recited features of independent Claim 89. In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 89, is patentable over Warady.

Allowance of pending Claim 89 is, therefore, respectfully requested.

IIIE. THE PRESENT INVENTION, AS DEFINED BY INDEPENDENT
CLAIM 90, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by independent Claim 90, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 90, is patentable over Warady. Applicant respectfully submits that Warady does not disclose or suggest an apparatus for providing employee benefits information, comprising a database for storing employee benefits information, wherein the employee benefits information includes at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of pension benefits information and retirement benefits information, all of which features are specifically recited features of independent Claim 90.

Applicant further respectfully submits that Warady does not disclose or suggest a processing device, wherein the processing device detects at least one of a change to a benefit, a change to or activity regarding at least one of

a benefits account, an offering of a benefit, a posting of an offer to sell a benefit or a benefits package, a posting of benefits information, and a posting of at least one of a need, a request, and a requirement, to buy or to obtain at least one of a benefit, a benefits package, and benefits information, wherein the processing device generates a message containing information regarding the at least one of a change to a benefit, a change to or activity regarding at least one of a benefits account, an offering of a benefit, a posting of an offer to sell a benefit or a benefits package, a posting of benefits information, and a posting of at least one of a need, a request, and a requirement, to buy or to obtain at least one of a benefit, a benefits package, and benefits information, all of which features are still other specifically recited features of independent Claim 90.

Applicant further respectfully submits that Warady does not disclose or suggest a transmitter for transmitting the message to a communication device associated with at least one of an employee, a benefits beneficiary, an employer, a benefits administrator, and a benefits provider,

all of which features are still other specifically recited features of independent Claim 90.

In view of the foregoing, Applicant respectfully submits that Warady does not disclose or suggest many of the specifically recited features of independent Claim 90, which features are important and recited features of independent Claim 90. In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 90, is patentable over Warady.

Allowance of pending Claim 90 is, therefore, respectfully requested.

IIIF. THE PRESENT INVENTION, AS DEFINED BY INDEPENDENT CLAIM 91, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by independent Claim 91, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 91, is patentable over Warady. Applicant respectfully submits

that Warady does not disclose or suggest a method for providing employee benefits information, comprising receiving a request for employee benefits information with a receiver associated with a processing device and storing employee benefits information, wherein the employee benefits information includes at least one of vacation time information, personal time information, and sick time information, at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of pension benefits information and retirement benefits information, wherein the employee benefits information is stored in a memory device, all of which features are specifically recited features of independent Claim 91.

Applicant further respectfully submits that Warady does not disclose or suggest processing the request for employee benefits information in conjunction with the employee benefits information stored in the memory device, wherein the request is processed by a processing device capable of processing a request for employee benefits information regarding at least one of vacation time information, personal time information, and sick time

information, at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of pension benefits information and retirement benefits information, all of which features are still other specifically recited features of independent Claim 91.

Applicant further respectfully submits that Warady does not disclose or suggest generating a message containing a response to the request for employee benefits information, all of which features are still other specifically recited features of independent Claim 91.

Applicant further respectfully submits that Warady does not disclose or suggest transmitting the message to a communication device associated with at least one of an employee, a benefits beneficiary, an employer, and a benefits administrator, all of which features are still other specifically recited features of independent Claim 91.

In view of the foregoing, Applicant respectfully submits that Warady does not disclose or suggest many of the specifically recited features of independent Claim 91,

which features are important and recited features of independent Claim 91. In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 91, is patentable over Warady.

Allowance of pending Claim 91 is, therefore, respectfully requested.

IIIG. THE PRESENT INVENTION, AS DEFINED BY INDEPENDENT CLAIM 92, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by independent Claim 92, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 92, is patentable over Warady. Applicant respectfully submits that Warady does not disclose or suggest a method for providing employee benefits information, comprising storing employee benefits account information for at least one individual, wherein the employee benefits account information includes at least one of healthcare insurance information, disability insurance information, and life insurance

information, and at least one of pension benefits information and retirement benefits information, and further wherein the stored information contains information for enabling the at least one individual to maintain a relationship with a provider of at least one of healthcare insurance, disability insurance, and life insurance, and with a provider of at least one of pension benefits and retirement benefits, independently of an employment relationship between an employer or contracting entity and the at least one individual, wherein the employee benefits account information is stored in a memory device, all of which features are specifically recited features of independent Claim 92.

Applicant further respectfully submits that Warady does not disclose or suggest processing information regarding the employee benefits account information, wherein the information is processed by a processing device capable of processing at least one of a request for employee benefits information regarding at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of pension benefits information and retirement benefits information, and a transaction between the at least one individual and at least

one of the provider of at least one of a healthcare insurance, disability insurance, and life insurance, and the provider of at least one of pension benefits and retirement benefits, independently of an employment relationship between an employer or contracting entity and the at least one individual, all of which features are still other specifically recited features of independent Claim 92.

Applicant respectfully submits that Warady does not disclose or suggest at least one of generating a message in response to the request for employee benefits information and generating information regarding the transaction, all of which features are still other specifically recited features of independent Claim 92.

Applicant further respectfully submits that Warady does not disclose or suggest at least one of outputting at least one of the message and the information regarding the transaction, displaying at least one of the message and the information regarding the transaction, and transmitting at least one of the message and the information regarding the transaction to a communication device associated with the at

least one individual, all of which features are still other specifically recited features of independent Claim 92.

In view of the foregoing, Applicant respectfully submits that Warady does not disclose or suggest many of the specifically recited features of independent Claim 92, which features are important and recited features of independent Claim 92. In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 92, is patentable over Warady.

Allowance of pending Claim 92 is, therefore, respectfully requested.

IIIIH. THE PRESENT INVENTION, AS DEFINED BY INDEPENDENT CLAIM 93, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by independent Claim 93, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 93, is patentable over Warady. Applicant respectfully submits

that Warady does not disclose or suggest a method for providing employee benefits information, comprising storing information regarding at least one of a benefit, a benefits package, and benefits pricing, provided by a benefits provider, and information regarding at least one of a request for benefits, a need for benefits, a benefits requirement, and a request for benefits information, associated with at least one of an employer, an employee, and an individual, wherein the information is stored in a memory device, all of which features are specifically recited features of independent Claim 93.

Applicant further respectfully submits that Warady does not disclose or suggest processing the information regarding the at least one of a benefit, a benefits package, and benefits pricing, in conjunction with the information regarding at least one of a request for benefits, a need for benefits, a benefits requirement, and a request for benefits information, wherein the information is processed by a processing device, all of which features are still other specifically recited features of independent Claim 93.

Applicant further respectfully submits that Warady does not disclose or suggest identifying a benefits provider capable of providing at least one of a benefit, benefits, and benefits information, in response to the at least one of a request for benefits, a need for benefits, a benefits requirement, and a request for benefits information, all of which features are still other specifically recited features of independent Claim 93.

Applicant further respectfully submits that Warady does not disclose or suggest generating a message containing information regarding the benefits provider, wherein the message contains information regarding the at least one of a benefit, a benefits package, and benefits pricing, provided by the benefits provider, all of which features are still other specifically recited features of independent Claim 93.

Applicant further respectfully submits that Warady does not disclose or suggest at least one of outputting the message, displaying the message, and transmitting the message to a communication device associated with the at least one of an employer, an employee, and an individual, all of which

features are still other specifically recited features of independent Claim 93.

In view of the foregoing, Applicant respectfully submits that Warady does not disclose or suggest many of the specifically recited features of independent Claim 93, which features are important and recited features of independent Claim 93. In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 93, is patentable over Warady.

Allowance of pending Claim 93 is, therefore, respectfully requested.

III(I). THE PRESENT INVENTION, AS DEFINED BY INDEPENDENT CLAIM 94, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by independent Claim 94, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 94, is patentable over Warady. Applicant respectfully submits

that Warady does not disclose or suggest a method for providing employee benefits information, comprising storing employee benefits information, wherein the employee benefits information includes at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of pension benefits information and retirement benefits information, wherein the employee benefits information is stored in a memory device, all of which features are specifically recited features of independent Claim 94.

Applicant further respectfully submits that Warady does not disclose or suggest detecting at least one of a change to a benefit, a change to or activity regarding at least one of a benefits account, an offering of a benefit, a posting of an offer to sell a benefit or a benefits package, a posting of benefits information, and a posting of at least one of a need, a request, and a requirement, to buy or to obtain at least one of a benefit, a benefits package, and benefits information, wherein the change is detected by a processing device, all of which features are still other specifically recited features of independent Claim 94.

Applicant further respectfully submits that Warady does not disclose or suggest generating a message containing information regarding the at least one of a change to a benefit, a change to or activity regarding at least one of a benefits account, an offering of a benefit, a posting of an offer to sell a benefit or a benefits package, a posting of benefits information, and a posting of at least one of a need, a request, and a requirement, to buy or to obtain at least one of a benefit, a benefits package, and benefits information, all of which features are still other specifically recited features of independent Claim 94.

Applicant further respectfully submits that Warady does not disclose or suggest transmitting the message to a communication device, associated with at least one of an employee, a benefits beneficiary, an employer, a benefits administrator, and a benefits provider, all of which features are still other specifically recited features of independent Claim 94.

In view of the foregoing, Applicant respectfully submits that Warady does not disclose or suggest many of

the specifically recited features of independent Claim 94, which features are important and recited features of independent Claim 94. In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 94, is patentable over Warady.

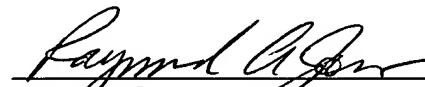
Allowance of pending Claim 94 is, therefore, respectfully requested.

IV. CONCLUSION:

In view of the foregoing, the application is deemed to be in condition for allowance and action to that end is respectfully requested. Allowance of the pending Claims 21-94 is respectfully requested.

A Credit Card Payment Form for payment of \$696.00 for the required fee for payment for fifty four (54) additional claims (\$486.00) and for payment for five (5) additional independent claims (\$210.00) is submitted herewith. A Fee Transmittal Sheet (in duplicate) is also submitted herewith.

Respectfully Submitted,


Raymond A. Joao
Reg. No. 35,907

Encls.: - Abstract of the Disclosure
- Credit Card Payment Form for payment of \$696.00 for the required fee for payment for fifty four (54) additional claims (\$486.00) and for payment for five (5) additional independent claims (\$210.00)
- Fee Transmittal Sheet (in duplicate)
- Return Receipt Postcard

July 29, 2002

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